

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
RICHMOND DIVISION

In re: Tamel Eugene Page)	Case No: 24-30145
<i>fdba</i> Montique LLC)	Chapter 13
<i>fdba</i> Macon Trucking)	

OBJECTION TO CONFIRMATION

COMES NOW, Susan H. Call, Counsel for Carl M. Bates the Chapter 13 Trustee, and moves this Court to deny confirmation of the Chapter 13 Plan filed on August 14, 2024, for the cause as follows:

1. The Debtors filed this Chapter 13 Petition on January 15, 2024 under 11 U.S.C. Chapter 13, now pending in the United States Bankruptcy Court, Eastern District of Virginia, Richmond Division.
2. This Objection is filed pursuant to 11 U.S.C. 1325.
3. The above filed Chapter 13 Plan fails to provide that all of the debtors' projected disposable income in the applicable commitment period will be applied to the plan payments, shown by:
 - a. The debtor has not addressed the trustee's objection and has not provided any documentation requested.
 - b. The trustee requests six months of all pay stubs for the debtor required to calculate 22C income.
 - c. The trustee requests six months of all bank statements from all bank accounts with business expenses marked, and documentation of those expenses.
 - d. The trustee requests proof of any income from any current self-employment.
 - e. The trustee requests proof of value of the Black Widow Model F 150 vehicle.
 - f. The debtors' proposed plan allows for retention of three expensive vehicles for a total of \$136,402.00, a 2019 530iBMW, 2017 Mini Cooper and a Black Widow Model Ford F 150. The debtor proposes to pay \$7,394.00 back to his unsecured claimholders over the course of the entire plan.
 - g. Retention of these vehicles is not a reasonable and necessary expense under the circumstances of this 1% plan. The trustee would suggest that all of debtors' disposable income used for unreasonable and unnecessary expenses be paid into their Chapter 13 plan.

WHEREFORE, for the reasons stated herein, the Chapter 13 Trustee, by Counsel, Susan H. Call, respectfully moves the Court to deny confirmation of the Debtors' proposed Chapter 13 Plan as filed with the Court, and for such further and other relief as in the premises may seem just.

Date: September 23, 2024

/s/Susan H. Call
Susan H. Call, Counsel for
Carl M. Bates, Chapter 13 Trustee

Certificate of Service

I hereby certify that on September 23, 2024, I have mailed or hand-delivered a true copy of the foregoing Objection to Confirmation to the debtor(s), Tamel Eugene Page, 955 Green Ridge Dr, Richmond, VA 23225 and electronically sent to debtor's attorney, Abram Pierce Gagnon, Esquire, ecf@bolemanlaw.com.

/s/Susan H. Call
Susan H. Call, Counsel for
Carl M. Bates, Chapter 13 Trustee

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
RICHMOND DIVISION**

In re: Tamel Eugene Page) Case No: 24-30145
fdba Montique LLC) Chapter 13
fdba Macon Trucking)

Debtor Address 955 Green Ridge Dr
Richmond, VA 23225

Last four digits of Social Security No(s): 5380

NOTICE OF OBJECTION TO CONFIRMATION

Susan H. Call, Counsel for Carl M. Bates the Chapter 13 Trustee, has filed papers with the Court objecting to confirmation of your Chapter 13 Plan, which was filed in this case.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one).

If you do not want the court to grant the relief sought in the objection, or if you want the court to consider your views on the objection, then on or before three (3) days before the date of the hearing, you or your attorney must:

 X File with the court, at the address shown below, a written request for a hearing [or a written response pursuant to Local Bankruptcy Rule 9013-1(H)]. If you mail your request for hearing (or response) to the court for filing, you must mail it early enough so the court will **receive** it on or before the date stated above.

Clerk of Court
United States Bankruptcy Court
701 East Broad Street, Suite 4000
Richmond, VA 23219

You must also mail a copy to:

Susan H. Call, Counsel for
Carl M. Bates
Chapter 13 Trustee
P.O. Box 1819
Richmond, VA 23218

_____ Attend a hearing to be scheduled at a later date. You will receive separate notice of hearing. If no timely response has been filed opposing the relief requested, the court may grant the relief without holding a hearing.

Susan H. Call, Esquire
Staff Counsel for
Carl M. Bates, Chapter 13 Trustee
P.O. Box 1819
Richmond, VA 23218-1819
(804) 237-6800
VSBN 34367

X Attend the hearing on the objection scheduled to be held on **October 2, 2024** at **9:05 am** at United States Bankruptcy Court, **701 East Broad Street, Richmond, VA 23219, Room 5100.**

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the objection and may enter an order granting that relief.

Date: September 23, 2024

/s/Susan H. Call

Susan H. Call, Counsel for
Carl M. Bates, Chapter 13 Trustee

Certificate of Service

I hereby certify that on September 23, 2024, I have mailed or hand-delivered a true copy of the foregoing Notice of Objection to Confirmation to the debtor(s), Tamel Eugene Page, 955 Green Ridge Dr, Richmond, VA 23225 and electronically sent to debtor's attorney, Abram Pierce Gagnon, Esquire, ecf@bolemanlaw.com.

/s/Susan H. Call

Susan H. Call, Counsel for
Carl M. Bates, Chapter 13 Trustee